

In re:
Ian Asquith Ricardo Daniel
Debtor

Case No. 24-11196-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 19, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2024:

Recip ID	Recipient Name and Address
db	Ian Asquith Ricardo Daniel, 332 E Upsal Street, Philadelphia, PA 19119-2347
14872482	+ Jersey Central Fcu, Po Box 661, Cranford, NJ 07016-0661
14872490	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14872497	+ Upst/wsfs, P.o. Box 1503, San Carlos, CA 94070-7503

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Jul 20 2024 04:02:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 20 2024 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14872465	Email/Text: Bankruptcy@absoluteresolutions.com	Jul 20 2024 00:02:00	Absolute Resolutions, Attn: Bankruptcy 8000 Norman Center Dr #, Bloomington, MN 55437
14872466	+ Email/Text: bankruptcy@acimacredit.com	Jul 20 2024 00:03:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
14872467	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 20 2024 00:07:54	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14872470	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14872468	EDI: CAPITALONE.COM	Jul 20 2024 04:02:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14872469	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 20 2024 00:18:49	Ccholdings, Po Box 9201, Old Bethpage, NY 11804-9001
14872471	Email/Text: bankruptcy@philapark.org	Jul 20 2024 00:03:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14872472	+ EDI: WFNNB.COM	Jul 20 2024 04:02:00	Comenity Capital/smlgn, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14872473	+ EDI: WFNNB.COM	Jul 20 2024 04:02:00	Comenity/Alphaeocos, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

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14872474	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 20 2024 00:02:00	Credit Acceptance, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
14872475	+ EDI: CCS.COM	Jul 20 2024 04:02:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14872476	Email/PDF: creditonebknotifications@resurgent.com	Jul 20 2024 00:07:30	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14872477	Email/Text: BNBLAZE@capitalsvcs.com	Jul 20 2024 00:02:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
14872478	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Jul 20 2024 00:03:00	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road , Suite 250, Warminster, PA 18974-4862
14872479	+ EDI: AMINFOFP.COM	Jul 20 2024 04:02:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14872480	EDI: IRS.COM	Jul 20 2024 04:02:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14872481	EDI: JEFFERSONCAP.COM	Jul 20 2024 04:02:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
14872483	+ EDI: LENDNGCLUB	Jul 20 2024 04:02:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-2802
14872484	Email/Text: ml-ebn@missionlane.com	Jul 20 2024 00:02:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14872485	+ EDI: AGFINANCE.COM	Jul 20 2024 04:02:00	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14872486	Email/Text: fesbank@attorneygeneral.gov	Jul 20 2024 00:03:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14872487	EDI: PENNDEPTREV	Jul 20 2024 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14872487	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14872488	^ MEBN	Jul 20 2024 00:01:36	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14872489	+ Email/Text: bankruptcy@petalcard.com	Jul 20 2024 00:03:27	Petal Card 1/webbank, Attn: Bankruptcy Dept, Po Box 105168, Atlanta, GA 30348-5168
14872491	Email/Text: bankruptcy@philapark.org	Jul 20 2024 00:03:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14872492	EDI: SYNC	Jul 20 2024 04:02:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14872493	EDI: TDBANKNORTH.COM	Jul 20 2024 04:02:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
14872494	^ MEBN	Jul 20 2024 00:01:05	Td Retail Card Services, MS BT, POB 9475, Minneapolis, MN 55440-9475
14872495	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 20 2024 00:03:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14872496	^ MEBN	Jul 20 2024 00:01:19	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14872498	+ EDI: AGFINANCE.COM	Jul 20 2024 04:02:00	WebBank/OneMain, Attn: Bankruptcy Attn: Bankruptcy, 215 South State Street , Suite 1000, Salt Lake City, UT 84111-2336

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Ian Asquith Ricardo Daniel help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Ian Asquith Ricardo Daniel</u>	Social Security number or ITIN	xxx-xx-4180
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-11196-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ian Asquith Ricardo Daniel

7/18/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.